



## RURAL DEVELOPMENT Vermont/New Hampshire

AUGUST 2006

### Committed to the future of rural communities

**STATE DIRECTOR'S MESSAGE:** Summer in northern New England...a mix of sun and warmth, heavy rain, tourists to boost our green and white mountain economies, and hopefully, a few days of vacation to enjoy the quality of life we prize. Here at USDA Rural Development, we can't seem to find the lull in business that is supposed to mark this season! However this is actually good news, for it means we are processing and obligating loans and grants which support a creative array of community and economic development initiatives. Each unique project – from a single family home to a community wastewater treatment facility - addresses a critical need and improves a standard. RD is proud to connect its resources into Vermont and New Hampshire's backyard, helping to stimulate economic opportunity and put some summer sunshine on a community doorstep where it will make a difference.

### COMMUNITY PROGRAMS

**Solid Waste Management Grants:** Six organizations in VT and NH received a total of \$590,000 in Solid Waste Management Grants. USDA Rural Development Solid Waste Management Grants are available to non-profit corporations and public bodies serving rural areas with a population of 10,000 or less. The funds can be used to identify and evaluate solutions to solid waste problems related to collection, treatment and disposal on a regional basis.

Applications for funding are usually due by the end of the calendar year. Please call William Konrad at 603-223-6066 or email him at [william.konrad@nh.usda.gov](mailto:william.konrad@nh.usda.gov) for more information.

#### 2006 Solid Waste Management Grant recipients:

- Windham Solid Waste Management District, Brattleboro, VT \$125,000
- The Highfields Institute, Hardwick, VT \$100,000
- Association of VT Recyclers, Plainfield, VT \$110,000
- Northeast Recycling Council, Inc., Brattleboro, VT \$150,000
- Northeast Resource Recovery Association, Chichester, NH \$70,000
- Antioch New England Institute, Keene, NH \$35,000

## HOUSING

### *JUNE – NATIONAL HOMEOWNERSHIP MONTH*

**One of Rural Development's premier programs, the one that directly impacts individuals and families, is the Single Family Housing Loan Program. The program offers direct loans to low income families with a subsidized interest rate as low as 1%. For moderate income families, there is the Guaranteed Housing Loan Program, with guarantees given to commercial lenders who provide loans to purchase a home. For low-income families who own their own home, there are repair loans and for people over the age of 62, repair grants are available. Our housing programs allow us to witness first hand the pride a family has in owning their own home. For that reason, we look forward, each year, to celebrating National Homeownership Month with our customers.**

Governor Douglas joined USDA Rural Development, Rutland County Housing Coalition, NeighborWorks of Western Vermont and several Rutland businesses and community members to celebrate National Homeownership Month with the Roderigue Family.



The event was held to thank everyone for the support provided to make it possible for the Roderigue family to move into their new home. The process of finding a viable living alternative for the family who had been living in a home that was no longer safe or healthy

started a few years ago. Through persistence and the dedication of housing advocates and caring community businesses and members, the family was finally able to move into a two story, pre-manufactured home at 129 River Street, in Rutland.



~~~~~  
USDA Rural Development staff from Berlin, Conway, and Concord offices was joined by Tri-County Community Action Program's (CAP) weatherization team, State Representatives, Congressman Bass' office, and staff from the Housing and Urban Development

office in Manchester at this year's Coös County June Homeownership Project. Joan and Arthur Parks, 504 Grant recipients, of Groveton, NH were very appreciative to have all the workers and their family members completing the much needed repairs on their home. Chimney repairs, a new access ramp, updated wiring, and porch painting were among the projects allowing the Parks family to remain in their home that has been in the family for four generations. All of this was provided through volunteer labor and grants from Rural Development and Tri-County CAP.



## NEW INCOME LIMITS AND PURCHASE PRICES

Maximum income limits and loan limits for the Single Family Housing direct, guarantee and repair programs have been raised.

- Maximum income limits for the direct housing loan program in VT for a family of four ranges from \$47,100 to \$58,000.
- In NH, the maximum income limit for the direct housing loan program for a family of four ranges from \$50,300 to \$66,150.
- The housing loan limit for the direct program in VT ranges from \$188,600 to \$237,975.
- The maximum loan limit in NH ranges from \$200,160 to \$290,000.

Please contact Michael Bard at 802-828-6013 or email him at [michael.bard@vt.usda.gov](mailto:michael.bard@vt.usda.gov) for limits in specific areas or visit <http://www.rurdev.usda.gov/vt>

## NEW HOME PURCHASE PILOT PROGRAM TO PROMOTE OWNERSHIP OF ENERGY EFFICIENT NEW HOMES

Under a special USDA Rural Development Housing Program called Home Energy Advantage, qualifying ratios used to determine an applicant's ability to repay a home loan may be exceeded by up to two percentage points if an energy-efficient home is purchased.

Eligible applicants to Rural Development Section 502 homeownership loan program will receive increased flexibility in their loan eligibility determinations if they are purchasing a newer home that is energy efficient. In some cases, applicants may be able to afford a larger loan amount due to the qualifying flexibility because lower utility costs associated with newer homes equate to more income that can be applied to mortgage and other debt payment in a given month.

For more information about this new program, contact Robert McDonald, Housing Program Director at 802-828-6068 or email him at [robert.mcdonald@vt.usda.gov](mailto:robert.mcdonald@vt.usda.gov) or visit <http://www.rurdev.usda.gov/rhs>

## MULTI-FAMILY HOUSING SUCCESS STORY

Evergreen Place Senior Housing, in Waitsfield, VT, recently re-opened. The senior housing facility was rehabbed with funds from USDA Rural Development and the Central Vermont Community Land Trust. The original facility offered one bedroom and bath units with no kitchen. All meals were provided by the senior center and held in the community dining room. The rehabilitation included the addition of a wing of nine one-bedroom units and one two bedroom unit. Each unit has a bedroom, living room, bath and kitchen. Now residents can choose to cook and eat meals in their own rooms, or join others in the facility dining room. *“These units are much bigger,” said Edna Buff, resident of Evergreen Place before the renovation, as she showed off her new kitchen.* Evergreen also serves as a hub for the Mad River Valley Senior Citizens, providing meeting space and facilities for production and distribution of Meals on Wheels and the Senior Meal program.



USDA is an equal opportunity provider, employer and lender.

To file a complaint of discrimination write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W.,

Washington, DC 20250-9410 or call (800)795-3272 (voice) or (202) 720-6382 (TDD).



## BUSINESS PROGRAMS

**Business Guarantees:** A reminder to commercial lenders that Rural Development's **Business and Industry Guaranteed Loan Program** is an opportunity for them to expand their loan portfolio, increase earnings through participation in the secondary market, make loans above their legal lending limits and reduce collateral/appraisal issues often found in smaller communities. Call Steve Epstein in the Concord, NH office at 603-223-6042 or email him at [steven.epstein@nh.usda.gov](mailto:steven.epstein@nh.usda.gov). In Vermont, call David Robinson at 802-828-6031 or email him at [david.robinson@vt.usda.gov](mailto:david.robinson@vt.usda.gov) or visit <http://www.rurdev.usda.gov>

**The Renewable Energy and Energy Efficiency Grant Program** was authorized in the 2002 Farm Bill. Outreach to farm and business owners in Vermont and New Hampshire resulted in the receipt of **19** applications for this year's funding cycle. The applications have been reviewed and sent to the National Office for scoring and selection. Announcement of the grant awards should occur in August 2006. For more information about the Renewable Energy and Energy Efficiency Grant Program, please call Lyn Millhiser at 802-828-6031 or email Lyn at [lyn.millhiser@vt.usda.gov](mailto:lyn.millhiser@vt.usda.gov) or visit <http://www.rurdev.usda.gov>

## USDA AND DOE ANNOUNCE NATIONAL RENEWABLE ENERGY CONFERENCE

U.S. Department of Agriculture (USDA) Secretary Mike Johanns and U.S. Department of Energy (DOE) Secretary Samuel Bodman will co-host a national renewable energy conference in St. Louis, MO from October 10-12, 2006. The conference, "Advancing Renewable Energy: An American Rural Renaissance" will focus on partnerships and strategies surrounding the increased availability and use of renewable energy. Registration and information can be found at <http://www.AdvancingRenewableEnergy.com>

In addition to Energy Secretary Samuel Bodman and Agriculture Secretary Mike Johanns, the following conference keynote speakers have been confirmed to date: Vinod Khosla, Founder of Khosla Ventures, Former Co-Founder of Sun Microsystems, and Former Partner of Kleimer, Perkins, Kaufield & Byers, a venture capital firm; Robert W. Lane, Chairman of the Board, President, and Chief Executive Officer, Deere and Company; Patricia A. Woertz, President, Chief Executive Officer, and Member of the Board of Directors, Archer Daniels Midland Company; James R. Woolsey, Vice President of Booz Allen Hamilton, and Former Director of the Central Intelligence Agency.

## VCRD LAUNCHES COUNCIL ON ENERGY AND ECONOMIC OPPORTUNITY

The Vermont Council on Rural Development (VCRD) will convene the Vermont Rural Energy Council (VREC), a year-long policy council designed to investigate economic opportunities in renewable energy generation and efficiency in rural Vermont, and to support entrepreneurship in emerging technologies.

The Vermont Rural Energy Council membership represents a broad range of expertise, experience, and approaches to renewable energy. According to VCRD Executive Director, Paul Costello, "The development and support of innovative technologies in renewable energy provide an opportunity to direct Vermont's entrepreneurial spirit and intellectual capital toward a rural economic renewal. The VREC charge will require us to work together to synthesize the best ideas on the table into a platform to support the progress of Vermont businesses and communities."

For more information, contact VCRD Executive Director, Paul Costello at [vcrd@sover.net](mailto:vcrd@sover.net), or (802) 828-6024 or visit their new web site at [www.vtrural.org](http://www.vtrural.org)

## **RURAL COMMUNITY DEVELOPMENT INITIATIVE GRANTS - NOTICE OF FUNDS AVAILABILITY (NOFA)**

USDA Rural Development has announced that \$6,286,500 in Rural Community Development Initiative Grants is now available. The application deadline is October 10, 2006 at 4 PM EST.

The RCDI program was created in 2000 to help build the capacity of rural economic development organizations. Intermediaries provide a program of technical assistance to non-profit organizations, that focus on low-income housing, community facilities and community and economic development projects in rural areas. An eligible intermediary can be public or private and must have with 3 years experience working with eligible recipients. Grants can be up to \$500,000 with an average award of \$250,000. Dollar-for-dollar match is required.

### **Application Information:**

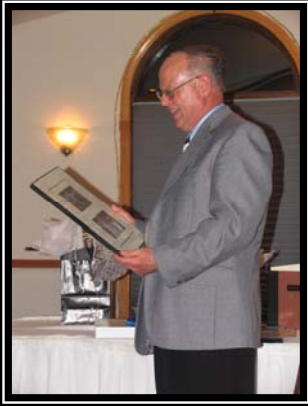
- July 12<sup>th</sup>, 2006 edition of the Federal Register, pages 39283-39293.
- William Konrad, Director of Community Programs, USDA Rural Development, Concord Center, Suite 218, 10 Ferry Street, Box 317, Concord, NH 03301-5004, [William.konrad@nh.usda.gov](mailto:William.konrad@nh.usda.gov), 603-223-6066
- William Kenney, USDA Rural Development, Rural Housing Service, STOP 0787, 1400 Independence Ave., SW., Washington, DC 20250-0787, [William.kenney@wdc.usda.gov](mailto:William.kenney@wdc.usda.gov), 202-720-1506.
- RCDI Web site: <http://www.rurdev.usda.gov/rhs/rcdi>

## **FAITH BASED-COMMUNITY BASED INITIATIVE**

On July 29, 2001, President George W. Bush, issued an Executive Order establishing the White House Office of Faith-Based and Community Initiatives. The Office was established to help the Federal Government coordinate a national effort to expand opportunities for faith-based and other community organizations and to strengthen their capacity to better meet social needs in America's communities. Section 1 of the Executive Order states: "Faith-based and other community organizations are indispensable in meeting the needs of poor Americans and distressed neighborhoods. Government cannot be replaced by such organizations, but it can and should welcome them as partners. The paramount goal is compassionate results, and private and charitable community groups, including religious ones, should have the fullest opportunity permitted by law to compete on a level playing field, so long as they achieve valid public purposes, such as curbing crime, conquering addiction, strengthening families and neighborhoods, and overcoming poverty. The delivery of social services must be results oriented and should value the bedrock principles of pluralism, nondiscrimination, evenhandedness, and neutrality."

This jurisdiction remains committed to helping faith and community organizations learn about and access programs that can enhance their capacity to serve their community. The Agency has created a Faith-Based and Community Initiatives Toolkit on the web. The toolkit can be found at the USDA Rural Development FBCI web link (<http://www.rurdev.usda.gov/rd/fbci/>). This link offers a one-stop shop for organizations interested in applying for Rural Development programs and includes supplemental resources, legal guidance for faith and community groups and contact information for the Faith-Based and Community Initiative Office and liaisons at USDA.

## STAFF NEWS



We wished **Jim Fowler**, Multi-Family Housing Specialist in the Concord, NH office, a fond farewell and best wishes in his retirement. Fowler retired after 40 years with Rural Development, working in Maine, Vermont and New Hampshire. Approximately 100 of Jim's friends, co-workers and family gathered at Allen's in Boscawen, NH to wish him well.

**Rob McCarthy**, former Business Program Specialist in New Hampshire took Fowler's place as the Senior Multi-Family Housing Specialist for New Hampshire. McCarthy has been with Rural Development since January 1985. At an Intermediary Relending Program training meeting in March 2006, the NH Alliance of Regional Development Corporation presented McCarthy with a plaque. The plaque read, "In Recognition of Your Commitment for Establishing USDA RD Intermediary Relending Programs Throughout the State of New Hampshire." You can reach McCarthy in his new role with Multi-Family Housing at 603-223-6035 or email him at [rob.mccarthy@nh.usda.gov](mailto:rob.mccarthy@nh.usda.gov)



**Steven Epstein** was selected to be the Business Program Specialist for New Hampshire. Epstein will work with economic development agencies, commercial lenders and businesses to help strengthen NH's business sector and create jobs. Prior to joining Rural Development, Epstein was the Executive Director of the Grafton County Economic Development Council. He has an extensive financial background, working in the economic development field for nine years and in banking for 14 years. Epstein received his Bachelors Degree from Rutgers University in Lawrence, NJ and his Masters from Plymouth State University. He has been married for 24 years and lives with his wife in a 200 year old home in Belmont, NH. You can reach Epstein at 602-223-6042 or email him at [steven.epstein@nh.usda.gov](mailto:steven.epstein@nh.usda.gov)

**Tracy Rexford** joined our staff to work in the USDA Rural Development office in Berlin, NH. As the Rural Development Technician, Rexford will work with individuals and families in Coos County who are trying to purchase or make repairs to a home. In addition to working for Rural Development, Rexford runs an after school program at the Family Resource Center at Gorham for middle school age children. He was also very involved in the creation of the 160 mile Cohos Trail that starts in Crawford Notch and ends in Canada. Rexford attended Warren Wilson College in Ashville, NC where he received his Bachelors Degree in Outdoor Education. He was raised in Lancaster, NH and now resides in Berlin with his wife Leane. You can reach Rexford in the Berlin Office at 603-752-1328 or email him at [tracy.rexford@nh.usda.gov](mailto:tracy.rexford@nh.usda.gov)

